Case 14-29527-MBK Doc 87 Filed 02/23/20 Entered 02/24/20 00:52:51 Desc Imaged Certificate of Notice Page 1 of 4

Form cscnodsc - ntccsclsnodis

### UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 14-29527-MBK

Chapter: 13

Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Chad M Basham
21 Chestnut Street
21 Chestnut Street
Lumberton, NJ 08048

Melissa S Basham
21 Chestnut Street
Lumberton, NJ 08048

Social Security No.:

xxx-xx-9189 xxx-xx-6645

Employer's Tax I.D. No .:

#### NOTICE OF CASE CLOSED WITHOUT DISCHARGE

disch	All creditors and parties in interest are notified that the above—named case has been closed without entry of arge for the reason(s) indicated below.
	Debtor has not filed a <b>Certification About a Financial Management Course</b> (Official Form 423) proving compliance with the instructional course requirement for discharge.
	Joint debtor has not filed a <b>Certification About a Financial Management Course</b> (Official Form 423) proving compliance with the instructional course requirement for discharge.
	Debtor has not filed a <b>Certification in Support of Discharge</b> certifying that all domestic support obligation due have been paid.
□ obliga	Joint debtor has not filed a <b>Certification in Support of Discharge</b> certifying that all domestic support ations due have been paid.
	Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
	Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
V	Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
☑	Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
	An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

Case 14-29527-MBK Doc 87 Filed 02/23/20 Entered 02/24/20 00:52:51 Desc Imaged Certificate of Notice Page 2 of 4

An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: February 21, 2020

JAN: pbf

Jeanne Naughton Clerk

## Case 14-29527-MBK Doc 87 Filed 02/23/20 Entered 02/24/20 00:52:51 Desc Imaged Certificate of Notice Page 3 of 4

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re: Chad M Basham Melissa S Basham Debtors

Case No. 14-29527-MBK Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0312-3 User: admin Page 1 of 2 Date Rcvd: Feb 21, 2020 Form ID: cscnodsc Total Noticed: 38

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on		
Feb 23, 202 db/jdb cr	+Chad M Basham, Melissa S Basham, 21 Chestnut Street, Lumberton, NJ 08048-1132 +Toyota Motor Credit Corporation, 30 Montgomery Street, Suite 1205,	
515065807	Jersey City, NJ 07302-3835 +AES/PHEAA, 1200 North 7th St, Harrisburg, PA 17102-1419	
515065808	American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461	
515065810 515199455	Bank of America Home Loans, PO Box 5170, Simi Valley, CA 93062-5170 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933	
515065813	++++DEUTSCHE BANK ELT SLM TRUSTS, DEB SOUTHERLAND, 11600 AMERICAN DREAM WAY,	
	RESTON VA 20190-4758 (address filed with court: Deutsche Bank ELT SLM Trusts, 11600 Sallie Mae Drive, DEB Southerland, Reston, VA 20193)	
515065811	Department of Education/Great Lakes, P.O. Box 530229, Atlanta, GA 30353-0229	
515065812 515791547	Dept. of Education/Great Lakes, P.O. Box 7860, Madison, WI 53707-7860 ECMC, PO Box 16408, St. Paul, MN 55116-0408	
515791547	ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408	
515247460	EMERG PHYS SVCS OF NJ P.A., PO BOX 1109, Minneapolis, MN 55440-1109	
515065814 515362428	+Glenn & Susanne Basham, 224 Spout Spring Avenue, Lumberton, NJ 08048-2032 +NJCLASS, PO Box 548, Trenton, NJ 08625-0548	
516763281	+Nationstar Mortgage, LLC, P.O.Box 619094, Dallas, TX 75261-9094	
516763282	+Nationstar Mortgage, LLC, P.O.Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage, LLC, P.O.Box 619094, Dallas, TX 75261-9094	
515120875	+Navient Solutions, Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147	
515106573 515065816	+PHEAA, PO Box 8147, Harrisburg, PA 17105-8147 Pennsylvania Higher Education, 1200 N. 7th Street, Harrisburg, PA 17102-1444	
515065819	State of New Jersey, Higher Education Student Assistance Auth, 4 Quakerbridge Plaza,	
515065820	P.O. Box 544, Trenton, NJ 08625-0544 +State of New Jersey Student Assistance, PO Box 548, Attn: Bankruptcy Department,	
515065822	Trenton, NJ 08625-0548 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026	
313003022	(address filed with court: Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297-0511)	
515065821 515092120	+Temple University, Conwell Hall, Ground Floor, 1801 N. Broad, Philadelphia, PA 19122-6003 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026	
515092120	+U.S. Department of Education, 830 First Street, NE, Washington, DC 20202-0004	
515171947	United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973	
Notice by 6	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.	
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2020 01:37:00 U.S. Attorney, 970 Broad St.,	
smg	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 22 2020 01:36:55 United States Trustee,	
Silig	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235	
cr	+E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 22 2020 01:36:28	
	Americredit Financial Services, Inc., dba GM Finan, PO Box 183853, Arlington, TX 76096-3853	
515089356	E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 22 2020 01:36:28 AmeriCredit Financial Services, Inc., P O Box 183853, Arlington, TX 76096	
515090717	+E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 22 2020 01:36:28	
	Americredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853	
515249428	E-mail/PDF: rmscedi@recoverycorp.com Feb 22 2020 01:31:22 Capital Recovery V, LLC,	
515065815	c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605 E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Feb 22 2020 01:36:28 GM Financial,	
516765020	P.O. Box 78143, Phoenix, AZ 85062-8143 E-mail/Text: sbse.cio.bnc.mail@irs.gov Feb 22 2020 01:36:26 Internal Revenue Service,	
	PO Box 7346, Philadelphia, PA 19101-7346	
515229657	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 22 2020 01:44:50 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541	
515082144	E-mail/Text: bnc-quantum@quantum3group.com Feb 22 2020 01:36:48 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788	
515065818	+E-mail/PDF: pa_dc_claims@navient.com Feb 22 2020 01:31:23 Sallie Mae, Inc.,	
515127267	220 Lasley Avenue, Wilkes Barre, PA 18706-1496 E-mail/PDF: gecsedi@recoverycorp.com Feb 22 2020 01:31:58 Synchrony Bank,	
31312/20/	c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,	
	Miami, FL 33131-1605	

TOTAL: 12

# Case 14-29527-MBK Doc 87 Filed 02/23/20 Entered 02/24/20 00:52:51 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0312-3 User: admin Page 2 of 2 Date Royd: Feb 21, 2020 Form ID: cscnodsc Total Noticed: 38 \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\* \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 515065809\* +American Education Services, PO box 2461, Harrisburg, PA 17105-2461 ECMC, PO Box 16408, St. Paul, MN 55116-0408 ECMC, PO Box 16408, St. Paul, MN 55116-0408, 516280845\* 516280846\* ECMC. PO Box 16408, St. Paul, MN 55116-0408 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 +Pennsylvania Higher Education, 1200 N. 7th Street, Harrisburg, PA 17102-1419 516765021\* 516765023\* 515065817\* 515065806 ##+Adam Basham, 2508 South Hicks Street, Philadelphia, PA 19145-4604 TOTALS: 0, \* 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2020 at the address(es) listed below: Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com docs@russotrustee.com Albert Russo Andrew B. Finberg on behalf of Joint Debtor Melissa S Basham andy@sjbankruptcylaw.com, abfecf@gmail.com;finbergar39848@notify.bestcase.com Andrew B. Finberg on behalf of Debtor Chad M Basham andy@sjbankruptcylaw.com, abfecf@gmail.com;finbergar39848@notify.bestcase.com Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER cwohlrab@LOGS.com, njbankruptcynotifications@logs.com Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC cwohlrab@LOGS.com, Charles G. Wohlrab njbankruptcynotifications@logs.com Daniel A. Frischberg on behalf of Debtor Chad M Basham dan@sjbankruptcylaw.com, frischberglaw@gmail.com;frischbergdr39848@notify.bestcase.com Daniel A. Frischberg on behalf of Joint Debtor Melissa S Basham dan@sjbankruptcylaw.com, frischberglaw@gmail.com; frischbergdr39848@notify.bestcase.com Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., dba GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com, Joshua I. Goldman on behalf of Creditor bkgroup@kmllawgroup.comLynn Therese Nolan on behalf of Creditor Toyota Motor Credit Corporation ecfnotices@grosspolowy.com, lnolan@grosspolowy.com

TOTAL: 14